

## Small Employers Market Share Ranks

Company	Market Share				Small Employer		Gain or (Loss)	
	Rank		Percent		Total Prem		\$	%
	1999	1998	1999	1998	1999	1998		
1 United Healthcare of Wisc (fka Primecare)	1	1	16.5%	15.2%	\$165,329,480	\$130,728,843	34,600,637	26%
2 Employers Health	2	2	8.9%	10.4%	89,570,644	89,538,979	31,665	0%
3 Blue Cross	3	4	7.7%	7.3%	77,722,626	63,063,016	14,659,610	23%
4 Wisc Phys Serv	4	3	6.3%	10.0%	63,055,023	86,412,719	(23,357,696)	-27%
5 Physicians Plus	5	8	5.4%	3.7%	54,621,252	31,714,237	22,907,015	72%
6 Compcare	6	15	4.6%	2.0%	46,296,000	17,382,000	28,914,000	166%
7 Principal Life	7	5	4.0%	4.3%	40,451,221	36,923,037	3,528,184	10%
8 Emphesys Wisc Ins	8	7	3.9%	3.7%	39,525,835	31,900,623	7,625,212	24%
9 Network Health Plan	9	6	3.9%	3.9%	39,273,142	33,364,481	5,908,661	18%
10 Midwest Security Life	10	10	3.7%	3.0%	36,655,515	25,661,242	10,994,273	43%
11 Unity Health Plans	11	12	3.0%	2.7%	29,629,143	23,509,903	6,119,240	26%
12 United Wisconsin Life	12	11	2.6%	2.8%	26,485,807	23,757,593	2,728,214	11%
13 Touchpoint HP (fka United Health of WI)	13	14	2.3%	2.1%	23,142,444	18,090,097	5,052,347	28%
14 United HealthCare Ins	14	13	2.1%	2.3%	21,478,490	19,638,035	1,840,455	9%
15 Security Health Plan	15	17	1.8%	1.6%	18,302,206	13,792,333	4,509,873	33%
16 Family Health Plan	16	9	1.7%	3.1%	17,438,363	26,525,116	(9,086,753)	-34%
17 Fortis Insurance	17	19	1.5%	1.4%	15,522,738	11,727,154	3,795,584	32%
18 Federated Mutual	18	18	1.4%	1.5%	14,323,765	12,611,626	1,712,139	14%
19 Employers Ins of Wausau	19	22	1.4%	1.3%	14,240,497	10,784,799	3,455,698	32%
20 Prudential	20	16	1.4%	1.8%	14,163,742	15,586,842	(1,423,100)	-9%
21 Group Health - SC	21	20	1.3%	1.3%	13,138,740	11,510,166	1,628,574	14%
22 North Central	22	23	1.1%	1.2%	10,951,684	9,938,488	1,013,196	10%
23 John Alden Life	23	25	1.0%	1.0%	10,252,136	8,384,000	1,868,136	22%
24 Previa Health Ins Plan	24	33	1.0%	0.6%	10,190,003	4,901,462	5,288,541	108%
25 Dean Health Plan	25	24	1.0%	1.1%	9,789,797	9,096,031	693,766	8%
26 Humana Wisc Health	26	21	0.7%	1.3%	7,136,014	11,506,389	(4,370,375)	-38%
27 Trustmark	27	29	0.7%	0.7%	6,632,315	5,814,188	818,127	14%
28 Pekin Life Ins	28	32	0.7%	0.6%	6,585,696	4,915,600	1,670,096	34%
29 Valley Health Plan	29	28	0.6%	0.7%	6,442,000	6,143,000	299,000	5%
30 Atrium HP	30	27	0.6%	0.8%	6,422,614	6,520,644	(98,030)	-2%

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	1999	1998	1999	1998	1999	1998			
31	Central Benefits Natl	31	43	0.6%	0.2%	6,203,055	1,439,834	4,763,221	331%
32	Greater LaCrosse	32	34	0.6%	0.5%	6,174,587	4,737,408	1,437,179	30%
33	Guardian Life	33	26	0.6%	0.9%	6,172,637	8,178,551	(2,005,914)	-25%
34	MercyCare HP	34	62	0.6%	0.6%	5,787,093	5,456,575	330,518	6%
35	Wellmark Comm Ins	35	36	0.5%	0.4%	4,806,208	3,238,546	1,567,662	48%
36	John Hancock	36	30	0.5%	0.7%	4,573,942	5,688,348	(1,114,406)	-20%
37	Fortis Benefits Ins Co	37	35	0.4%	0.4%	4,471,735	3,811,481	660,254	17%
38	Aetna Life	38	37	0.4%	0.4%	4,100,976	3,117,274	983,702	32%
39	Golden Rule	39	38	0.3%	0.3%	2,899,167	2,783,030	116,137	4%
40	Conseco Med Ins	40	48	0.2%	0.1%	2,459,309	857,486	1,601,823	187%
41	Medica Health Plans	41	57	0.2%	0.0%	2,137,510	411,950	1,725,560	419%
42	Sentry Life	42	41	0.2%	0.3%	1,994,298	2,243,452	(249,154)	-11%
43	Medica Insurance Co	43	61	0.2%	0.0%	1,925,355	293,697	1,631,658	556%
44	Gundersen Lutheran HP	44	49	0.2%	0.1%	1,763,315	837,607	925,708	111%
45	First Allmerica Finan Life	45	40	0.2%	0.3%	1,685,004	2,463,631	(778,627)	-32%
46	Sentry Select (fka John Deere)	46	46	0.1%	0.1%	1,332,270	1,088,644	243,626	22%
47	Epic	47	44	0.1%	0.1%	1,175,516	1,180,913	(5,397)	0%
48	Life Investors	48	58	0.1%	0.0%	1,038,981	327,138	711,843	218%
49	Medical Associates HP	49	*	0.1%	*	991,239	0	991,239	
50	New England Life Ins	50	56	0.1%	0.1%	986,792	485,205	501,587	103%
51	Midwestern United Life	51	42	0.1%	0.2%	784,151	1,957,763	(1,173,612)	-60%
52	Alta Health & Life (fka Anthem H&L)	52	45	0.1%	0.1%	783,584	1,129,292	(345,708)	-31%
53	Mega Life and Health	53	47	0.1%	0.1%	774,994	988,958	(213,964)	-22%
54	Pioneer Life	54	50	0.1%	0.1%	653,704	750,275	(96,571)	-13%
55	Great Midwest Ins	55	59	0.1%	0.0%	643,559	316,943	326,616	103%
56	United of Omaha	56	54	0.1%	0.1%	556,035	601,869	(45,834)	-8%
57	Wausau Preferred	57	53	0.0%	0.1%	358,101	613,517	(255,416)	-42%
58	Unicare Life & Health	58	*	0.0%	*	347,318	0	347,318	
59	Metropolitan Life	59	31	0.0%	0.0%	257,101	280,877	(23,776)	-8%
60	United World Life	60	63	0.0%	0.0%	238,207	208,409	29,798	14%
61	PFL Life	61	58	0.0%	0.0%	185,563	323,528	(137,965)	-43%
62	Woodmen Acc & Life	62	52	0.0%	0.1%	67,002	660,619	(593,617)	-90%
63	Group Health - Eau Claire	63	67	0.0%	0.0%	58,393	72,322	(13,929)	-19%

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64	New York Life (NYLCare)	64	65	0.0%	0.0%	27,990	142,530	(114,540)	-80%
65	Centris Life (fka Seaboard Life)	65	70	0.0%	0.0%	26,537	36,297	(9,760)	-27%
66	Pacific Life & Annuity (fka PM Group)	66	68	0.0%	0.0%	24,690	49,682	(24,992)	-50%
67	National Health Ins	78	73	0.0%	0.0%	4,344	3,146	1,198	38%
68	National Group Life (merged into Conseco)	68	69	0.0%	0.0%	0	44,019	(44,019)	
69	American Life & Health	69	74	0.0%	0.0%	0	0	0	
70	Bankers United Life	70	71	0.0%	0.0%	0	7,243	(7,243)	
71	Celtic Life	71	66	0.0%	0.0%	0	132,653	(132,653)	
72	Clarica Life (fka TMG Life)	72	55	0.0%	0.1%	0	500,628	(500,628)	
73	Continental L&A (merged into Conseco)	73	39	0.0%	0.3%	0	2,669,795	(\$2,669,795)	
74	Coordinated HP (withdrawn)	74	64	0.0%	0.0%	0	206,495	(206,495)	
75	Cuna Mutual (withdrawn)	75	51	0.0%	0.1%	0	674,937	(674,937)	
76	Employers Life	76	76	0.0%	0.0%	0	0	0	
77	Managed Health Serv (withdrawn)	77	60	0.0%	0.0%	0	314,009	(314,009)	
78	Monumental Life	78	78	0.0%	0.0%	0	0	0	
79	Oxford Life Ins	79	79	0.0%	0.0%	0	0	0	
80	Pacific Life	80	72	0.0%	0.0%	0	4,762	(4,762)	
81	Security Life	81	80	0.0%	0.0%	0	0	0	
82	United States Life Ins	82	81	0.0%	0.0%	0	0	0	
83	Wausau Underwriters	83	82	0.0%	0.0%	0	0	0	
<b>Total Premium</b>						<b>\$1,003,239,194</b>	<b>\$862,773,981</b>	\$140,465,213	16%

\* Were not in the small employer market during 1998